

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:	*	CHAPTER 13 CASE NO.
	*	
LEONDRAS HARRIS,	*	11-04238-JAF
	*	
DEBTOR.	*	
<hr style="border: 0.5px solid black;"/>	*	
	*	
LEONDRAS HARRIS,	*	ADVERSARY
	*	
PLAINTIFF,	*	PROCEEDING NO.
	*	
VS.	*	11-AP-00440-JAF
	*	
	*	
SPRINGLEAF HOME EQUITY, INC.,	*	
	*	
DEFENDANT.	*	

JUDGMENT

The above-styled adversary proceeding having come before the Court, upon the pleadings and affidavits filed therein, and pursuant to Federal Rule of Bankruptcy Procedure 7012, it is

ADJUDGED:

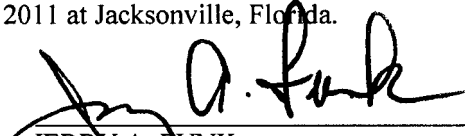
1. The Court finds that the Plaintiff's homestead property has no equity to secure the second mortgage. The property is encumbered by a valid first mortgage, held by Wells Fargo Bank, N.A., in the amount of \$211,401.65 at the time of filing the petition. The Defendant holds a second mortgage that is wholly unsecured.
2. Claim No. 1-1 filed by Springleaf Home Equity, Inc. shall be treated as an unsecured claim in the Chapter 13 case.
3. The real property (the "Real Property") that is subject of the proceeding is located at 2243 Rockybrook Court, Jacksonville, FL 32218-1012, and more particular described as follows:

**ALL THAT CERTAIN PROPERTY SITUATED IN THE COUNTY OF DUVAL,
AND STATE OF FLORIDA, BEING DESCRIBED AS FOLLOWS: LOT 36,
NORTHBROOK UNIT TWO, ACCORDING TO THE PLAT THEREOF, AS
RECORDED IN PLAT BOOK 55, PAGES 2, 2A THROUGH 2C, INCLUSIVE OF THE
PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.**

4. The mortgage held by Springleaf Home Equity, Inc. recorded on February 27, 2007, at Book 13835, Page 84, Instrument No. 2007067435 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Springleaf Home Equity, Inc.'s lien prior to the entry of the Debtor's discharge.

5. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be resorted as a secured debt.

Dated this 1 day of ^{November}~~October~~, 2011 at Jacksonville, Florida.


JERRY A. FUNK
United States Bankruptcy Judge

Copies to:
King & Dolaghan, P.A., Attorney for Plaintiff
Springleaf Home Equity, Inc., Defendant
Douglas W. Neway, Trustee
U.S. Trustee

RECORDED IN THE US BANKRUPTCY COURT
IN THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
J.D. VOL. 54 . NO. 7424